Medicare Part D

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Medicare is the federal health insurance program for people who are age 65 or older, certain younger people with disabilities, and people with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a transplant, sometimes called ESRD). The different parts of Medicare help cover specific services:

Medicare Part D (Prescription Drug Coverage)
Part D adds prescription drug coverage to Original Medicare, some Medicare Cost Plans, some Medicare Private-Fee-for-Service Plans, and Medicare Medical Savings Account Plans. These plans are offered by insurance companies and other private companies approved by Medicare. Medicare Advantage Plans may also offer prescription drug coverage that follows the same rules as Medicare Prescription Drug Plans.

To get Medicare drug coverage, you must join a plan run by an insurance company or other private company approved by Medicare. Each plan can vary in cost and drugs covered.

1. Medicare Prescription Drug Plan (Part D). These plans (sometimes called "PDPs") add drug coverage to Original Medicare, some Medicare Cost Plans, some Medicare Private Fee-for-Service (PFFS) Plans, and Medicare Medical Savings Account (MSA) Plans.

2. Medicare Advantage Plan (Part C) (like an HMO or PPO) or other Medicare health plan that offers Medicare prescription drug coverage. You get all of your Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance) coverage, and prescription drug coverage (Part D), through these plans. Medicare Advantage Plans with prescription drug coverage are sometimes called “MA-PDs.” You must have Part A and Part B to join a Medicare Advantage Plan.

Your actual drug plan costs will vary depending on:

- The drugs you use.
- The plan you choose.
- Whether you go to a pharmacy in your plan's network.
- Whether the drugs you use are on your plan's formulary.
- Whether you get Extra Help paying your Medicare Part D cost. *(Reference: medicare.gov)*

Not sure what kind of coverage you have?

- Check your red, white, and blue Medicare card.
- Check all other insurance cards that you use. Call the phone number on the cards to get more information about the coverage.
- Check your Medicare health or drug plan enrollment.
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

Don’t have coverage?

- Call various healthcare insurance providers to compare price.
- Understand available resources: every state has health insurance assistance program that provides free, unbiased, confidential insurance counseling. In Missouri, call CLAIM at 1-800-390-3330. In Kansas, call SHICK at 1-800-860-5260.

*Spanish translation provided by Kelly Loeb, MSW through support of the Kansas Department on Aging.*